

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 232

# TREASURY DEPARTMENT

## OFFICE OF THE COMPTROLLER OF THE CURRENCY


Washington, D. C., December 20, 1949

Condition of National Banks in the United States on Dec. 31, 1948, Apr. 11, 1949, June 30, 1949, and Nov. 1, 1949

[In thousands of dollars]

	Dec. 31, 1948 (4,997 banks)	Apr. 11, 1949 (4,996 banks)	June 30, 1949 (4,993 banks)	Nov. 1, 1949 (4,988 banks)
<b>ASSETS</b>				
Loans and discounts, including overdrafts.....	23,818,513	22,941,026	22,578,120	23,438,583
U. S. Government securities, direct obligations.....	34,977,410	34,582,806	35,595,411	38,332,370
Obligations guaranteed by U. S. Government.....	2,853		2,087	
Obligations of States and political subdivisions.....	3,190,189	3,289,963	3,410,267	3,718,789
Other bonds, notes, and debentures.....	1,898,185	1,901,718	1,959,419	2,027,769
Corporate stocks, including stocks of Federal Reserve banks.....	159,716	161,062	162,609	165,216
<i>Total loans and securities.....</i>	<i>64,046,866</i>	<i>62,876,575</i>	<i>63,707,913</i>	<i>67,682,727</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	23,024,269	20,855,906	20,376,181	19,676,846
Bank premises owned, furniture and fixtures.....	573,557	584,507	587,617	601,720
Real estate owned other than bank premises.....	9,559	10,051	12,351	12,725
Investments and other assets indirectly representing bank premises or other real estate.....	43,794	45,262	48,414	50,992
Customers' liability on acceptances outstanding.....	113,097	89,356	75,325	83,415
Interest, commissions, rent, and other income earned or accrued but not collected.....	152,578	146,977	150,161	195,139
Other assets.....	171,332	156,426	141,488	145,509
<b>Total assets.....</b>	<b>88,135,052</b>	<b>84,765,060</b>	<b>85,099,450</b>	<b>88,449,073</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	47,004,636	44,318,284	44,470,804	46,415,997
Time deposits of individuals, partnerships, and corporations.....	18,828,056	18,907,230	19,008,719	18,935,621
Deposits of U. S. Government and postal savings.....	1,504,408	1,815,957	1,451,478	2,025,538
Deposits of States and political subdivisions.....	5,230,758	5,294,587	5,398,970	5,182,966
Deposits of banks.....	7,843,697	6,887,424	6,946,245	7,717,139
Other deposits (certified and cashiers' checks, etc.).....	1,236,551	887,431	1,175,252	1,105,524
<b>Total deposits.....</b>	<b>81,648,016</b>	<b>78,110,913</b>	<b>78,451,468</b>	<b>81,382,785</b>
<i>Demand deposits.....</i>	<i>61,937,877</i>	<i>58,249,770</i>	<i>58,367,215</i>	<i>61,374,683</i>
<i>Time deposits.....</i>	<i>19,710,139</i>	<i>19,861,143</i>	<i>20,084,253</i>	<i>20,008,102</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	41,330	89,553	14,123	170,075
Mortgages or other liens on bank premises and other real estate.....	291	261	274	260
Acceptances executed by or for account of reporting banks and outstanding.....	127,337	97,866	83,860	95,579
Interest, discount, rent, and other income collected but not earned.....	108,995	111,109	116,661	135,279
Interest, taxes, and other expenses accrued and unpaid.....	216,222	238,366	225,396	272,400
Other liabilities.....	321,973	339,598	379,765	408,584
<b>Total liabilities.....</b>	<b>82,464,164</b>	<b>78,987,666</b>	<b>79,271,547</b>	<b>82,464,962</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock (see memoranda below).....	1,828,759	1,905,026	1,907,958	1,913,907
Surplus.....	2,510,495	2,478,494	2,506,653	2,521,377
Undivided profits.....	1,009,365	1,068,755	1,084,283	1,213,773
Reserves and retirement account for preferred stock.....	322,269	325,119	329,009	335,054
<b>Total capital accounts.....</b>	<b>5,670,888</b>	<b>5,777,394</b>	<b>5,827,903</b>	<b>5,984,111</b>
<b>Total liabilities and capital accounts.....</b>	<b>88,135,052</b>	<b>84,765,060</b>	<b>85,099,450</b>	<b>88,449,073</b>
<b>MEMORANDA</b>				
Par value of capital stock:				
Class A preferred stock.....	22,130	21,038	21,264	19,806
Class B preferred stock.....	1,915	1,131	1,061	967
Common stock.....	1,804,714	1,882,857	1,885,633	1,893,134
<b>Total.....</b>	<b>1,828,759</b>	<b>1,905,026</b>	<b>1,907,958</b>	<b>1,913,907</b>
Retirable value of preferred capital stock:				
Class A preferred stock.....	31,757	29,566	28,978	26,230
Class B preferred stock.....	2,927	1,518	1,448	1,304
<b>Total.....</b>	<b>34,684</b>	<b>31,084</b>	<b>30,426</b>	<b>27,534</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	8,926,898	9,427,546	9,218,252	9,941,876

PRESTON DELANO,  
Comptroller of the Currency.



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**Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1948, Apr. 11, 1949, June 30, 1949, and Nov. 1, 1949**

[In thousands of dollars]

	Dec. 31, 1948 (4,997 banks)	Apr. 11, 1949 (4,996 banks)	June 30, 1949 (4,993 banks)	Nov. 1, 1949 (4,988 banks)
<b>Demand deposits:</b>				
Deposits of individuals, partnerships, and corporations	47, 004, 636	44, 318, 284	44, 470, 804	46, 415, 997
Deposits of U. S. Government	1, 409, 021	1, 710, 792	1, 319, 498	1, 883, 535
Deposits of States and political subdivisions	4, 492, 502	4, 496, 984	4, 575, 322	4, 384, 388
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks)	7, 046, 098	6, 114, 582	6, 139, 578	6, 889, 790
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)	749, 069	721, 697	686, 761	695, 449
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)	1, 236, 551	887, 431	1, 175, 252	1, 105, 524
<b>Total demand deposits</b>	<b>61, 937, 877</b>	<b>58, 249, 770</b>	<b>58, 367, 215</b>	<b>61, 374, 683</b>
<b>Time deposits:</b>				
Deposits of individuals, partnerships, and corporations	18, 828, 056	18, 907, 230	19, 008, 719	18, 935, 621
Deposits of U. S. Government	92, 667	101, 819	128, 674	138, 268
Postal savings deposits	2, 720	3, 346	3, 306	3, 735
Deposits of States and political subdivisions	738, 256	797, 603	823, 648	798, 578
Deposits of banks in the United States (including private banks and American branches of foreign banks)	24, 766	21, 447	18, 157	19, 053
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)	23, 674	29, 698	101, 749	112, 847
<b>Total time deposits</b>	<b>19, 710, 139</b>	<b>19, 861, 143</b>	<b>20, 084, 253</b>	<b>20, 008, 102</b>
<b>Cash, balances with other banks, including reserve balances, and cash items in process of collection:</b>				
Cash items in process of collection, including exchanges for clearing house	4, 256, 191	3, 345, 856	3, 697, 474	3, 694, 095
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks)	4, 305, 663	3, 811, 407	3, 829, 916	4, 263, 725
Other balances with banks in the United States (including private banks and American branches of foreign banks)	22, 916	19, 666	18, 641	19, 210
Balances with banks in foreign countries (including balances with foreign branches of other American banks)	16, 332	12, 608	9, 932	22, 328
Currency and coin	1, 040, 763	1, 116, 002	1, 093, 053	1, 068, 738
Reserve with Federal Reserve banks	13, 382, 404	12, 550, 367	11, 727, 165	10, 608, 750
<b>Total</b>	<b>23, 024, 269</b>	<b>20, 855, 906</b>	<b>20, 376, 181</b>	<b>19, 676, 846</b>

## Condition of National Banks, by Classes, Nov. 1, 1949

[In thousands of dollars]

	Central Reserve city banks (16 banks)	Other Reserve city banks (229 banks)	Country banks (member banks) (4,737 banks)	Nonmember banks (6 banks)	Total (4,988 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts .....	4,134,743	10,700,884	8,529,506	73,450	23,438,583
U. S. Government obligations, direct and guaranteed .....	7,083,121	15,636,354	15,501,598	111,297	38,332,370
Obligations of States and political subdivisions .....	581,711	1,358,463	1,773,798	4,817	3,718,789
Other bonds, notes, and debentures .....	396,557	834,213	793,983	3,016	2,027,769
Corporate stocks, including stocks of Federal Reserve banks .....	46,037	65,332	53,847	-----	165,216
<i>Total loans and securities .....</i>	<i>12,242,169</i>	<i>28,595,246</i>	<i>26,652,732</i>	<i>192,580</i>	<i>67,682,727</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	3,903,661	8,496,392	7,225,008	51,785	19,676,846
Bank premises owned, furniture and fixtures .....	75,162	249,814	274,454	2,290	601,720
Real estate owned, other than bank premises .....	-----	7,555	5,103	67	12,725
Investments and other assets indirectly representing bank premises or other real estate .....	477	40,825	9,690	-----	50,992
Customers' liability on acceptances outstanding .....	43,563	37,356	2,487	9	83,415
Interest, commissions, rent, and other income earned or accrued but not collected .....	46,791	107,417	40,157	774	195,139
Other assets .....	75,297	40,504	29,100	608	145,509
<b>Total assets .....</b>	<b>16,387,120</b>	<b>37,575,109</b>	<b>34,238,731</b>	<b>248,113</b>	<b>88,449,073</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations .....	9,101,074	19,227,057	18,011,345	76,521	46,415,997
Time deposits of individuals, partnerships, and corporations .....	1,392,728	7,763,075	9,671,927	107,891	18,935,621
Deposits of U. S. Government and postal savings .....	501,104	931,324	566,733	26,377	2,025,538
Deposits of States and political subdivisions .....	446,301	2,258,854	2,460,504	17,307	5,182,966
Deposits of banks .....	2,731,272	4,265,286	718,800	1,781	7,717,139
Other deposits (certified and cashiers' checks, etc.) .....	408,186	376,248	318,968	2,122	1,105,524
<b>Total deposits .....</b>	<b>14,580,665</b>	<b>34,821,844</b>	<b>31,748,277</b>	<b>231,999</b>	<b>81,382,785</b>
<i>Demand deposits .....</i>	<i>13,054,417</i>	<i>26,474,355</i>	<i>21,724,803</i>	<i>121,108</i>	<i>61,374,683</i>
<i>Time deposits .....</i>	<i>1,526,248</i>	<i>8,347,489</i>	<i>10,023,474</i>	<i>110,891</i>	<i>20,008,102</i>
Bills payable, rediscounts, and other liabilities for borrowed money .....	106,400	50,510	13,165	-----	170,075
Mortgages or other liens on bank premises and other real estate .....	-----	-----	260	-----	260
Acceptances executed by or for account of reporting banks and outstanding .....	49,756	42,867	2,947	9	95,579
Interest, discount, rent, and other income collected but not earned .....	14,274	72,744	48,210	51	135,279
Interest, taxes, and other expenses accrued and unpaid .....	59,643	153,550	58,686	491	272,400
Other liabilities .....	317,056	81,328	9,576	624	408,584
<b>Total liabilities .....</b>	<b>15,127,794</b>	<b>35,222,873</b>	<b>31,881,121</b>	<b>233,174</b>	<b>82,464,962</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below) .....	414,575	749,127	745,655	4,550	1,913,907
Surplus .....	577,760	972,815	965,852	4,950	2,521,377
Undivided profits .....	203,304	480,024	527,600	2,845	1,213,773
Reserves and retirement account for preferred stock .....	63,687	150,270	118,503	2,594	335,054
<b>Total capital accounts .....</b>	<b>1,259,326</b>	<b>2,352,236</b>	<b>2,357,610</b>	<b>14,939</b>	<b>5,984,111</b>
<b>Total liabilities and capital accounts .....</b>	<b>16,337,120</b>	<b>37,575,109</b>	<b>34,238,731</b>	<b>248,113</b>	<b>88,449,073</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock .....	1,500	8,760	9,446	100	19,806
Class B preferred stock .....	-----	-----	967	-----	967
Common stock .....	413,075	740,367	735,242	4,450	1,893,134
<b>Total .....</b>	<b>414,575</b>	<b>749,127</b>	<b>745,655</b>	<b>4,550</b>	<b>1,913,907</b>
Retirable value of preferred capital stock:					
Class A preferred stock .....	1,500	8,760	15,870	100	26,230
Class B preferred stock .....	-----	-----	1,304	-----	1,304
<b>Total .....</b>	<b>1,500</b>	<b>8,760</b>	<b>17,174</b>	<b>100</b>	<b>27,534</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase) .....	1,474,853	4,787,202	3,596,237	83,584	9,941,876



## Condition of National Banks, by States, Nov. 1, 1949

ASSETS  
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine.....	33	73,660	105,769	6,646	8,051	600	47,106	1,056	101	296	-----	230	217	213,762
New Hampshire.....	51	66,315	70,015	7,205	5,627	434	46,598	1,647	12	54	-----	11	141	198,059
Vermont.....	39	52,834	45,601	6,263	4,614	311	26,935	1,465	9	22	-----	162	148	138,365
Massachusetts.....	118	848,112	1,449,031	100,969	55,446	5,891	685,019	24,721	112	344	13,619	8,914	14,070	3,206,248
Rhode Island.....	8	69,926	124,544	3,835	4,163	588	42,907	1,146	8	-----	114	671	135	248,037
Connecticut.....	49	175,077	348,968	47,098	19,704	1,372	163,273	8,381	447	3	15	1,142	385	765,865
Total New England States.....	298	1,285,924	2,143,928	172,016	97,605	9,196	1,011,838	38,416	689	720	13,748	11,130	15,126	4,800,336
New York.....	385	3,667,084	5,602,757	574,863	360,021	41,727	3,084,501	86,804	1,188	1,840	37,066	32,522	75,425	13,565,798
New Jersey.....	208	519,555	1,228,462	156,319	86,364	4,250	407,154	21,238	187	1,659	223	5,351	2,336	2,433,098
Pennsylvania.....	333	1,769,951	3,280,131	266,073	377,984	26,327	1,424,572	61,894	670	1,951	4,641	13,950	6,163	7,234,607
Delaware.....	13	13,795	18,168	873	1,688	144	8,117	492	3	-----	-----	2	61	43,343
Maryland.....	61	135,947	412,725	13,205	20,655	1,191	184,378	4,777	88	503	87	1,938	866	776,560
District of Columbia.....	9	144,768	315,353	1,400	24,233	828	160,477	7,150	88	-----	-----	771	449	655,517
Total Eastern States.....	1,309	6,251,100	10,857,596	1,012,733	870,945	74,467	5,269,199	182,555	2,224	5,953	42,017	54,534	85,600	24,708,923
Virginia.....	132	365,893	457,601	34,113	19,050	1,965	262,443	11,005	219	700	289	1,361	1,479	1,156,118
West Virginia.....	74	132,657	263,347	15,192	8,276	916	120,456	4,577	202	20	-----	192	205	546,340
North Carolina.....	46	133,765	206,184	21,214	7,409	706	130,639	3,472	104	3	-----	834	628	499,358
South Carolina.....	25	100,017	188,751	14,951	9,042	830	103,761	2,556	2	36	-----	431	260	420,637
Georgia.....	51	328,863	326,242	41,906	18,988	1,357	233,071	8,122	379	-----	32	1,406	809	961,575
Florida.....	61	233,998	573,071	63,651	14,087	1,924	293,001	13,218	269	84	36	2,562	1,042	1,106,943
Alabama.....	69	272,388	362,790	73,213	17,308	1,338	230,058	6,951	184	706	1,287	1,983	1,134	969,340
Mississippi.....	24	50,375	75,543	28,749	1,751	349	55,169	1,795	-----	-----	-----	24	198	213,953
Louisiana.....	35	253,553	569,136	62,480	5,894	1,907	314,379	10,466	398	108	3,369	3,148	1,751	1,226,533
Texas.....	440	1,614,598	1,888,740	207,573	39,855	7,201	1,627,461	47,858	4,570	6,381	3,961	4,329	3,219	5,455,746
Arkansas.....	52	100,788	163,615	32,617	6,882	609	126,623	2,272	26	30	-----	261	229	433,952
Kentucky.....	92	164,401	274,409	21,502	14,111	1,029	136,652	4,443	22	20	-----	742	553	617,884
Tennessee.....	72	451,706	517,216	76,707	22,762	2,499	355,530	12,989	369	53	424	2,294	1,136	1,443,685
Total Southern States.....	1,173	4,203,002	5,860,645	693,868	185,415	22,630	3,989,243	130,124	6,744	8,141	9,338	19,967	12,947	15,142,064
Ohio.....	241	867,106	1,724,445	164,291	73,677	5,573	750,208	30,643	19	843	554	6,435	2,342	3,626,136
Indiana.....	125	337,671	873,201	70,120	32,922	2,153	399,523	10,266	34	99	21	3,055	1,008	1,730,073
Illinois.....	382	1,990,554	4,605,234	334,087	192,975	13,602	2,104,634	30,297	167	1,166	6,698	23,794	7,458	9,319,666
Michigan.....	78	621,845	1,472,370	96,702	76,440	3,695	569,684	13,620	114	1,194	24	7,629	2,414	2,865,631
Wisconsin.....	95	268,922	797,890	44,387	46,920	1,770	312,110	9,092	35	35	93	3,568	2,328	1,487,115
Minnesota.....	179	540,218	937,384	81,240	63,912	2,825	513,267	7,427	529	4,043	331	5,994	1,121	2,158,291
Iowa.....	98	177,078	342,354	63,709	17,490	971	194,990	3,529	21	1,301	-----	1,116	301	802,860
Missouri.....	79	495,536	666,396	57,395	38,628	2,649	445,153	9,032	132	324	555	3,185	848	1,719,833
Total Middle Western States.....	1,277	5,307,930	11,419,274	911,931	542,964	33,238	5,289,469	113,906	1,016	9,005	8,276	54,776	17,820	23,709,605
North Dakota.....	41	54,196	158,162	8,311	5,559	275	55,296	1,410	-----	-----	-----	812	37	284,058
South Dakota.....	35	66,020	127,764	9,841	6,834	287	62,650	1,378	-----	-----	-----	844	382	276,000
Nebraska.....	125	207,727	413,949	47,927	18,862	1,099	255,020	5,159	11	4	-----	1,453	984	952,195
Kansas.....	174	240,863	367,116	51,334	21,544	1,100	223,602	4,015	54	101	-----	911	683	911,323
Montana.....	39	48,648	171,089	7,672	4,906	287	79,968	2,080	-----	-----	-----	860	198	315,708
Wyoming.....	25	41,591	77,447	6,965	1,852	205	50,435	913	65	-----	-----	182	60	179,715
Colorado.....	77	202,168	425,239	23,602	14,776	1,038	252,189	2,777	32	-----	-----	1,660	443	923,924
New Mexico.....	25	75,207	82,215	6,788	880	279	73,260	1,618	220	-----	-----	227	107	240,801
Oklahoma.....	199	352,261	531,321	83,217	11,137	1,721	393,718	6,634	70	525	173	1,852	871	1,383,500
Total Western States.....	740	1,288,681	2,354,302	245,657	86,350	6,291	1,446,138	25,984	452	630	173	8,801	3,765	5,467,224
Washington.....	37	520,641	665,996	116,360	26,696	1,792	378,462	11,158	371	475	159	4,700	634	1,727,444
Oregon.....	20	333,941	506,367	85,977	8,889	1,273	241,138	13,803	4	-----	557	3,909	705	1,190,563
California.....	95	3,792,546	3,971,259	443,246	193,442	15,201	1,788,788	74,365	1,132	24,926	9,138	34,488	6,587	10,355,118
Idaho.....	14	107,987	164,055	5,949	753	352	59,479	2,650	26	-----	-----	16	257	341,524
Utah.....	11	95,381	116,380	8,973	1,057	335	67,233	2,353	-----	725	-----	6	416	292,889
Nevada.....	5	40,870	68,953	6,898	261	118	25,155	998	-----	-----	-----	586	373	141,212
Arizona.....	3	137,130	92,318	10,364	10,376	323	55,919	3,118	-----	417	-----	1,452	641	312,058
Total Pacific States.....	185	5,028,496	5,585,328	677,767	241,474	19,394	2,619,174	108,445	1,533	26,543	9,854	45,157	9,643	14,372,808
Total United States (exclusive of possessions).....	4,982	23,365,133	38,221,073	3,713,972	2,024,753	165,216	19,625,061	599,430	12,658	50,992	83,406	194,365	144,901	88,200,960
Alaska (nonmember bank).....	4	7,502	13,939	290	118	-----	14,726	172	1	-----	-----	266	26	37,014
The Territory of Hawaii (nonmember bank).....	1	64,797	94,978	4,527	2,878	-----	36,419	2,105	66	-----	9	767	293	206,839
Virgin Islands of the United States (nonmember bank).....	1	1,151	2,380	-----	20	-----	640	13	-----	-----	-----	7	49	4,260
Total possessions (nonmember banks).....	6	73,450	111,297	4,817	3,016	-----	51,785	2,290	67	-----	9	774	608	248,113
Total United States and possessions.....	4,988	23,438,583	38,332,370	3,718,789	2,027,769	165,216	19,676,846	601,720	12,725	50,992	83,415	195,139	145,509	88,449,073
New York City (central Reserve city).....	6	2,819,520	4,365,784	438,248	288,895	36,393	2,575,768	62,107	-----	199	36,886	28,491	71,939	10,724,230
Chicago (central Reserve city).....	10	1,315,223	2,717,337	143,463	107,662	9,644	1,327,893	13,055	-----	278	6,677	18,300	3,358	5,662,890
Other Reserve cities.....	229	10,700,884	15,636,354	1,358,463	834,213	65,332	8,496,392	249,814	7,555	40,825	37,356	107,417	40,504	37,575,109
Country banks (member banks).....	4,737	8,529,506	15,501,598	1,773,798	793,983	53,847	7,225,008	274,454	5,103	9,690	2,487	40,157	29,100	34,238,731
Possessions (nonmember banks).....	6	73,450	111,297	4,817	3,016	-----	51,785	2,290	67	-----	9	774	608	248,113

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal District Specified

Connecticut, District No. 2	11	48,886	81,735	7,287	6,497	278	32,784	2,556	21	3	5	424	105	180,581
New Jersey, District No. 2	132	396,832	902,448	123,287	61,022	3,212	290,763	14,306	135	1,323	223	4,354	1,529	1,799,434
Kentucky, District No. 4	50	69,005	119,234	10,283	4,620	472	53,991	2,404	20	20		110	96	260,255
Pennsylvania, District No. 4	168	731,447	1,430,910	77,180	169,092	16,801	580,330	29,045	6	1,861	214	8,356	1,303	3,046,545
West Virginia, District No. 4	7	9,977	14,745	977	1,058	82	7,443	152						34,434
Louisiana, District No. 6	25	207,786	471,578	51,786	4,279	1,127	255,817	8,766	397		3,309	2,501	1,315	1,008,661
Mississippi, District No. 6	14	39,827	61,479	24,071	1,494	280	43,546	1,498				21	154	172,370
Tennessee, District No. 6	61	235,246	341,846	45,342	12,857	1,642	203,460	9,140	369		317	1,728	588	852,535
Indiana, District No. 7	87	274,534	761,068	60,749	27,322	1,827	340,368	7,858	25	99	21	2,884	853	1,477,608
Illinois, District No. 7	260	1,860,285	4,298,796	293,438	173,954	12,799	1,957,488	26,824	58	1,164	6,668	23,204	7,118	8,661,825
Michigan, District No. 7	52	593,551	1,412,336	89,534	74,012	3,499	550,682	12,805	104	1,194	24	7,694	2,378	2,747,723
Wisconsin, District No. 7	68	235,911	717,007	39,425	43,261	1,563	280,679	8,058		35	93	3,223	2,253	1,331,508
Missouri, District No. 10	29	185,399	277,277	28,490	18,361	935	218,225	4,339		275		857	400	734,836
New Mexico, District No. 10	7	48,274	52,095	4,631	880	179	45,675	891	205			227	80	153,137
Oklahoma, District No. 10	190	346,449	525,712	80,656	10,944	1,685	385,810	6,474	70	525	173	1,852	853	1,361,203



LIABILITIES  
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	111,228	87,339	4,552	8,133	5,674	1,633	218,559
New Hampshire.....	108,660	41,610	4,373	12,668	6,232	4,364	177,307
Vermont.....	51,937	62,019	1,394	4,907	845	2,021	123,123
Massachusetts.....	1,827,245	472,764	79,136	208,548	281,918	32,646	2,902,257
Rhode Island.....	174,826	20,135	4,669	12,536	8,553	1,944	222,663
Connecticut.....	454,058	164,658	17,038	30,755	18,041	19,376	703,926
Total New England States.....	2,727,354	848,525	111,162	277,547	321,263	61,984	4,347,855
New York.....	7,431,559	1,636,950	400,620	344,168	1,772,175	410,571	11,996,048
New Jersey.....	993,743	994,488	44,103	168,872	25,109	28,988	2,255,308
Pennsylvania.....	3,587,804	1,898,255	158,118	266,737	506,381	46,074	6,463,369
Delaware.....	22,282	13,108	977	385	375	398	37,525
Maryland.....	399,185	167,685	23,174	55,293	62,949	11,281	719,567
District of Columbia.....	445,309	98,676	15,120	122	46,499	9,855	615,581
Total Eastern States.....	12,879,882	4,809,162	642,112	835,577	2,413,488	507,167	22,087,388
Virginia.....	569,792	303,834	26,861	61,743	87,241	14,023	1,063,494
West Virginia.....	288,662	134,743	7,972	44,755	23,838	5,287	505,257
North Carolina.....	298,028	85,759	14,812	38,689	20,163	8,369	465,820
South Carolina.....	271,345	53,231	7,198	42,390	15,542	6,140	395,816
Georgia.....	525,815	157,240	19,456	52,595	136,294	5,159	896,559
Florida.....	702,134	195,161	15,407	96,696	91,180	8,344	1,108,922
Alabama.....	533,554	194,673	13,473	89,764	61,213	6,044	898,721
Mississippi.....	110,048	45,195	3,792	26,891	13,697	576	200,199
Louisiana.....	631,369	188,872	15,068	147,323	157,243	7,711	1,147,586
Texas.....	3,393,030	427,683	64,132	475,083	710,762	42,441	5,113,131
Arkansas.....	257,663	57,372	4,540	39,426	42,214	2,752	403,967
Kentucky.....	387,042	108,532	6,496	33,673	28,453	6,530	570,726
Tennessee.....	678,494	288,057	16,699	118,554	237,857	10,173	1,349,834
Total Southern States.....	8,646,976	2,240,352	215,906	1,267,582	1,625,697	123,549	14,120,062
Ohio.....	1,819,260	965,450	101,591	241,565	192,102	39,590	3,359,558
Indiana.....	878,787	418,473	29,580	171,639	109,622	17,018	1,625,119
Illinois.....	4,839,368	1,902,544	203,284	547,149	1,089,122	59,727	8,611,194
Michigan.....	1,391,205	833,950	190,602	116,369	146,377	18,903	2,697,406
Wisconsin.....	684,256	486,589	41,984	61,012	107,040	11,464	1,392,345
Minnesota.....	963,538	497,819	50,698	167,248	311,224	17,857	2,008,324
Iowa.....	405,976	146,713	20,689	82,549	95,027	4,349	755,303
Missouri.....	937,880	229,936	30,942	57,455	349,499	7,933	1,613,646
Total Middle Western States.....	11,920,270	5,481,474	669,370	1,444,986	2,400,013	176,841	22,092,954
North Dakota.....	176,938	69,333	4,664	6,790	10,165	1,727	269,617
South Dakota.....	172,370	47,422	6,234	23,110	10,306	1,850	261,292
Nebraska.....	588,438	103,081	16,919	55,763	144,476	5,399	894,076
Kansas.....	576,854	78,795	16,982	110,130	66,301	6,700	855,762
Montana.....	198,399	49,653	3,764	31,749	15,227	2,389	301,181
Wyoming.....	108,405	30,022	3,301	14,203	11,686	1,512	169,129
Colorado.....	560,132	164,255	22,510	40,510	74,256	6,456	868,119
New Mexico.....	142,472	30,682	5,291	36,804	10,804	2,027	228,080
Oklahoma.....	872,062	93,194	24,624	137,627	137,230	12,978	1,277,716
Total Western States.....	3,396,070	666,437	104,289	436,686	480,451	41,038	5,124,971
Washington.....	940,267	438,675	47,201	103,608	78,062	14,428	1,622,241
Oregon.....	661,906	323,444	16,171	72,674	31,005	12,623	1,117,823
California.....	4,549,589	3,762,906	178,101	626,107	336,466	156,544	9,609,713
Idaho.....	203,554	74,416	4,112	36,846	3,798	2,156	324,882
Utah.....	164,517	66,537	2,168	19,760	21,520	1,576	276,078
Nevada.....	69,003	45,924	2,278	15,030	890	1,581	154,706
Arizona.....	180,088	69,878	6,291	29,256	2,705	3,915	292,133
Total Pacific States.....	6,768,924	4,781,780	256,322	903,281	474,446	192,823	13,377,576
Total United States (exclusive of possessions).....	46,339,476	18,827,730	1,999,161	5,165,659	7,715,358	1,103,402	81,150,786
Alaska (nonmember banks).....	22,715	7,707	2,294	1,545	214	349	34,824
The Territory of Hawaii (nonmember bank).....	52,679	98,362	23,941	15,014	1,554	1,764	193,314
Virgin Islands of the United States (nonmember bank).....	1,127	1,822	142	748	13	9	3,861
Total possessions (nonmember banks).....	76,521	107,891	26,377	17,307	1,781	2,122	231,999
Total United States and possessions.....	46,415,997	18,935,621	2,025,538	5,182,966	7,717,139	1,105,524	81,382,785
New York City (central Reserve city).....	6,169,200	596,972	355,714	142,572	1,754,815	377,530	9,396,803
Chicago (central Reserve city).....	2,931,874	795,756	145,890	303,729	976,457	30,656	5,183,862
Other Reserve cities.....	19,227,057	7,763,075	931,324	2,258,854	4,265,286	376,248	34,821,844
Country banks (member banks).....	18,011,345	9,671,927	566,733	2,460,504	718,800	318,968	31,748,277
Possessions (nonmember banks).....	76,521	107,891	26,377	17,307	1,781	2,122	231,999

## States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	94,923	53,285	3,572	7,440	3,348	5,304	167,872
New Jersey, District No. 2.....	702,125	783,204	29,242	105,225	23,962	24,794	1,668,552
Kentucky, District No. 4.....	161,985	53,893	2,799	16,744	2,079	1,811	239,311
Pennsylvania, District No. 4.....	1,629,943	689,872	86,257	81,224	189,845	14,072	2,691,215
West Virginia, District No. 4.....	14,750	10,136	564	3,007	1,474	922	30,855
Louisiana, District No. 6.....	494,026	160,381	12,914	133,291	136,267	4,855	941,734
Mississippi, District No. 6.....	82,916	40,017	3,230	21,595	13,244	506	161,508
Tennessee, District No. 6.....	398,577	193,582	12,407	76,876	106,345	6,869	794,656
Indiana, District No. 7.....	747,448	354,027	26,443	151,831	95,395	14,349	1,389,495
Illinois, District No. 7.....	4,539,444	1,740,053	196,661	478,002	1,015,152	56,878	8,026,190
Michigan, District No. 7.....	1,353,454	771,400	188,943	110,389	146,197	18,292	2,588,675
Wisconsin, District No. 7.....	615,587	422,810	38,911	54,725	104,114	10,619	1,246,766
Missouri, District No. 10.....	388,404	72,382	9,867	14,155	205,613	3,786	694,207
New Mexico, District No. 10.....	77,651	25,456	4,736	25,952	9,834	1,413	145,042
Oklahoma, District No. 10.....	857,969	91,219	24,503	134,131	136,848	12,615	1,267,285

## States, Nov. 1, 1949—Continued

 LIABILITIES—Continued  
 [In thousands of dollars]

Bills payable, re- discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances exe- cuted by or for account of re- porting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other ex- penses accrued and unpaid	Other liabilities	Total liabilities, excluding cap- ital accounts	Location
900			385	330	235	220,409	Maine.
150			169	101	6	177,733	New Hampshire.
			470	142	355	124,099	Vermont.
7,175		14,587	5,392	9,837	5,828	2,945,076	Massachusetts.
25		114	321	943	81	224,122	Rhode Island.
		15	1,134	2,083	210	707,393	Connecticut.
8,250		14,716	7,871	13,436	6,715	4,398,823	Total New England States.
64,600	10	42,739	17,823	45,088	314,417	12,480,720	New York.
400		223	4,602	5,187	631	2,266,346	New Jersey.
2,865		4,829	9,161	19,317	3,268	6,502,809	Pennsylvania.
2,400		87	2		3	37,530	Delaware.
			312	515	105	722,986	Maryland.
			448	1,814	1,413	619,256	District of Columbia.
70,265	10	47,878	32,348	71,921	319,837	22,629,647	Total Eastern States.
660		289	1,497	2,987	143	1,069,070	Virginia.
670	42		272	750	125	507,116	West Virginia.
			910	870	6	467,606	North Carolina.
		6	530	999	487	397,868	South Carolina.
475		32	3,011	3,212	104	902,918	Georgia.
	175	36	1,841	4,198	229	1,115,701	Florida.
		1,733	1,745	2,483	332	905,189	Alabama.
6,860		5,197	155	458	5	200,817	Mississippi.
100		4,394	1,082	3,516	191	1,164,432	Louisiana.
1,285			2,472	12,559	639	5,133,265	Texas.
			909	552	4	405,432	Arkansas.
			803	1,044	207	574,065	Kentucky.
		424	3,362	2,952	302	1,356,874	Tennessee.
10,050	217	12,111	18,589	36,580	2,774	14,200,383	Total Southern States.
16,025		554	5,318	7,755	1,588	3,390,798	Ohio.
45,400		21	2,242	3,109	417	1,630,908	Indiana.
1,500		7,257	10,139	27,369	6,561	8,737,920	Illinois.
		24	8,469	10,205	1,890	2,719,494	Michigan.
		93	1,375	3,487	127	1,397,427	Wisconsin.
		331	7,729	7,497	1,775	2,025,716	Minnesota.
1,500		645	741	756	8	756,697	Iowa.
		576	1,509	3,141	689	1,621,060	Missouri.
64,425		8,856	37,426	63,304	13,055	22,280,020	Total Middle Western States.
			417	786	3	270,823	North Dakota.
2,400	29	445	445	622	36	262,424	South Dakota.
930	4	554	1,254	1,681	76	898,360	Nebraska.
		750	1,681	673	90	859,217	Kansas.
		591	308	216	30	302,475	Montana.
255		545	2,058	61	37	169,690	Wyoming.
50		331	131	205	61	871,038	Colorado.
9,050		173	1,006	2,868	154	228,746	New Mexico.
12,685	33	173	4,947	10,289	707	1,291,032	Oklahoma.
							Total Western States.
100		183	3,749	4,054	552	1,630,879	Washington.
		589	3,085	5,128	689	1,127,314	Oregon.
4,300		11,064	23,837	63,492	62,874	9,775,250	California.
			439	609	75	326,005	Idaho.
			518	901	181	277,678	Utah.
			259	701	248	135,914	Nevada.
			2,160	1,494	253	296,040	Arizona.
4,400		11,836	34,047	76,379	64,872	13,569,110	Total Pacific States.
170,075	260	95,570	135,228	271,909	407,960	82,231,788	Total United States (exclusive of pos- sessions).
		9	45	483	621	34,825	Alaska (nonmember banks).
			6	8	2	194,472	The Territory of Hawaii (nonmember bank).
						3,877	Virgin Islands of the United States (non- member bank).
		9	51	491	624	233,174	Total possessions (nonmember banks).
170,075	260	95,579	135,279	272,400	408,584	82,464,962	Total United States and possessions.
62,000		42,530	9,676	39,397	312,468	9,862,874	New York City (central Reserve city).
44,400		7,226	4,598	20,246	4,588	5,264,920	Chicago (central Reserve city).
50,510		42,867	72,744	153,580	81,328	35,222,873	Other Reserve cities.
13,165	260	2,947	48,210	58,686	9,576	31,881,121	Country banks (member banks).
		9	51	491	624	233,174	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

25		5	362	440	49	168,753	Connecticut, District No. 2.
400		223	3,841	4,226	512	1,677,754	New Jersey, District No. 2.
50			72	299	9	239,741	Kentucky, District No. 4.
40		229	3,437	11,010	1,395	2,707,324	Pennsylvania, District No. 4.
			14	9		30,876	West Virginia, District No. 4.
6,760		5,197	840	2,838	172	937,541	Louisiana, District No. 6.
			151	458	3	162,120	Mississippi, District No. 6.
		317	2,137	1,626	39	798,775	Tennessee, District No. 6.
		21	1,668	2,816	159	1,394,157	Indiana, District No. 7.
44,400		7,257	9,612	26,467	6,295	8,120,221	Illinois, District No. 7.
1,500		24	8,417	10,079	1,883	2,610,578	Michigan, District No. 7.
		93	1,130	3,135	119	1,251,243	Wisconsin, District No. 7.
		275	528	635	3	695,648	Missouri, District No. 10.
			293	130	153	115,618	New Mexico, District No. 10.
9,050		173	989	2,864	220	1,270,581	Oklahoma, District No. 10.



## Condition of National Banks, by States, Nov. 1, 1949—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Malne.....	7,990	9,741	4,845	777	23,353	243,762	-----	-----	7,990	7,990
New Hampshire.....	5,785	8,387	4,941	1,213	20,326	198,059	12	-----	5,773	5,785
Vermont.....	4,753	4,728	3,402	1,392	14,275	138,365	-----	-----	4,753	4,753
Massachusetts.....	73,796	121,664	45,369	20,343	261,172	3,206,248	104	-----	73,692	73,796
Rhode Island.....	8,820	10,615	4,184	296	23,915	248,037	-----	-----	8,820	8,820
Connecticut.....	21,186	23,023	11,393	2,870	58,472	765,865	270	-----	20,916	21,186
Total New England States.....	122,330	178,158	74,134	26,891	401,513	4,800,336	386	-----	121,944	122,330
New York.....	334,807	497,519	212,606	40,146	1,085,078	13,565,798	2,558	520	331,729	334,807
New Jersey.....	56,973	67,792	32,833	9,154	166,752	2,433,098	3,370	187	53,416	56,973
Pennsylvania.....	214,158	350,879	127,712	39,049	731,798	7,234,607	46	70	214,042	214,158
Delaware.....	1,710	3,089	940	74	5,813	43,343	-----	-----	1,710	1,710
Maryland.....	14,520	25,130	9,749	4,175	53,574	776,560	-----	-----	14,520	14,520
District of Columbia.....	11,400	16,200	7,171	1,490	36,261	655,517	-----	-----	11,400	11,400
Total Eastern States.....	633,568	960,609	391,011	94,088	2,079,276	24,708,923	5,974	777	626,817	633,568
Virginia.....	27,131	36,492	18,851	4,574	87,048	1,156,118	25	-----	27,106	27,131
West Virginia.....	12,460	17,675	7,328	1,761	39,224	546,340	-----	-----	12,460	12,460
North Carolina.....	8,725	14,789	6,156	2,082	31,752	499,358	-----	-----	8,725	8,725
South Carolina.....	7,475	9,354	4,706	1,234	22,769	420,637	-----	-----	7,475	7,475
Georgia.....	19,222	21,730	11,275	6,430	58,657	961,575	-----	-----	19,222	19,222
Florida.....	27,625	35,281	12,690	5,646	81,242	1,196,943	-----	-----	27,625	27,625
Alabama.....	19,280	25,194	14,976	4,701	64,151	969,340	-----	-----	19,280	19,280
Mississippi.....	4,508	7,080	1,369	179	13,136	213,953	138	-----	4,370	4,508
Louisiana.....	17,748	27,913	15,433	1,007	62,101	1,226,533	50	-----	17,698	17,748
Texas.....	115,843	123,618	67,018	15,972	322,451	5,455,746	200	-----	115,643	115,843
Arkansas.....	8,630	10,961	7,713	1,216	28,520	433,952	-----	150	8,480	8,630
Kentucky.....	14,050	20,136	8,129	1,504	43,819	617,884	300	-----	13,750	14,050
Tennessee.....	25,161	41,630	16,932	3,088	86,811	1,443,685	365	-----	24,796	25,161
Total Southern States.....	307,858	391,853	192,576	49,394	941,681	15,142,064	1,078	150	306,630	307,858
Ohio.....	84,226	100,102	42,547	8,463	235,338	3,626,136	7,000	-----	77,226	84,226
Indiana.....	28,840	40,585	24,832	4,908	99,165	1,730,073	55	-----	28,785	28,840
Illinois.....	208,102	240,304	81,250	52,090	581,746	9,319,666	1,554	15	206,533	208,102
Michigan.....	41,930	67,804	26,818	9,585	146,137	2,865,631	1,000	-----	40,930	41,930
Wisconsin.....	27,205	31,609	24,151	6,723	89,688	1,487,115	50	-----	27,155	27,205
Minnesota.....	37,846	56,374	25,664	12,691	132,575	2,158,291	1,105	25	36,716	37,846
Iowa.....	13,299	19,074	11,177	2,613	46,163	802,860	30	-----	13,299	13,299
Missouri.....	32,453	34,435	28,574	3,211	98,773	1,719,833	-----	-----	32,453	32,453
Total Middle Western States.....	473,901	590,287	265,113	100,284	1,429,585	23,709,605	10,794	40	463,067	473,901
North Dakota.....	4,015	5,156	3,245	819	13,235	284,058	-----	-----	4,015	4,015
South Dakota.....	3,663	5,923	3,273	717	13,576	276,000	-----	-----	3,663	3,663
Nebraska.....	17,995	18,148	13,203	4,489	53,835	952,195	25	-----	17,970	17,995
Kansas.....	16,845	19,722	14,017	1,522	52,106	911,323	20	-----	16,825	16,845
Montana.....	4,825	4,781	3,192	435	13,233	315,708	60	-----	4,765	4,825
Wyoming.....	2,465	4,376	2,716	468	10,025	179,715	-----	-----	2,465	2,465
Colorado.....	14,290	20,278	14,392	3,926	52,886	923,924	-----	-----	14,290	14,290
New Mexico.....	4,885	4,425	1,175	1,570	12,055	240,801	-----	-----	4,885	4,885
Oklahoma.....	25,778	31,604	30,623	4,463	92,468	1,383,500	-----	-----	25,778	25,778
Total Western States.....	94,761	114,413	85,836	18,409	313,419	5,467,224	105	-----	94,655	94,761
Washington.....	26,760	32,988	23,606	13,211	96,565	1,727,444	-----	-----	26,760	26,760
Oregon.....	16,365	25,070	25,079	3,735	72,249	1,199,563	-----	-----	16,365	16,365
California.....	215,769	202,155	138,386	23,528	579,838	10,355,118	664	-----	215,105	215,769
Idaho.....	5,705	6,034	3,221	559	15,519	341,524	5	-----	5,705	5,705
Utah.....	5,075	5,637	3,234	1,265	15,211	292,889	-----	-----	5,075	5,075
Nevada.....	1,810	2,138	4,335	15	8,298	144,212	-----	-----	1,810	1,810
Arizona.....	5,455	6,085	3,397	1,081	16,018	312,058	700	-----	4,755	5,455
Total Pacific States.....	276,939	281,107	202,258	43,394	803,698	14,372,808	1,369	-----	275,570	276,939
Total United States (exclusive of possessions).....	1,909,357	2,516,427	1,210,928	332,490	5,969,172	88,200,960	19,706	957	1,888,684	1,909,357
Alaska (nonmember banks).....	400	875	625	289	2,189	37,014	-----	-----	400	400
The Territory of Hawaii (nonmember bank).....	4,000	4,000	2,183	2,184	12,367	206,839	-----	-----	4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	75	37	121	383	4,260	100	-----	50	150
Total possessions (nonmember banks).....	4,550	4,950	2,845	2,594	14,939	248,113	100	-----	4,450	4,550
Total United States and possessions.....	1,913,907	2,521,377	1,213,773	335,084	5,984,111	88,449,073	19,806	967	1,893,134	1,913,907
New York City (central Reserve city).....	254,625	406,375	162,485	27,871	861,356	10,724,230	-----	-----	254,625	254,625
Chicago (central Reserve city).....	149,950	171,385	40,819	35,816	397,970	5,662,890	1,500	-----	148,450	149,950
Other Reserve cities.....	749,127	972,815	480,024	150,270	2,352,236	37,575,109	8,760	-----	740,367	749,127
Country banks (member banks).....	745,655	965,852	527,600	118,503	2,357,610	34,238,731	9,446	967	735,242	745,655
Possessions (nonmember banks).....	4,550	4,950	2,845	2,594	14,939	248,113	100	-----	4,450	4,550

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,581	4,645	1,996	606	11,828	180,581	270	-----	4,311	4,581
New Jersey, District No. 2.....	41,852	49,011	24,159	6,658	121,680	1,799,434	2,381	152	39,319	41,852
Kentucky, District No. 4.....	6,625	9,140	4,134	615	20,514	260,255	-----	-----	6,625	6,625
Pennsylvania, District No. 4.....	102,945	157,759	52,110	26,407	339,221	3,046,545	-----	-----	102,945	102,945
West Virginia, District No. 4.....	1,140	1,595	622	201	3,558	34,434	-----	-----	1,140	1,140
Louisiana, District No. 6.....	14,213	22,733	13,265	909	51,120	1,008,661	50	-----	14,163	14,213
Mississippi, District No. 6.....	3,528	5,745	842	135	10,250	172,370	138	-----	3,390	3,528
Tennessee, District No. 6.....	16,875	24,300	10,803	1,782	53,760	852,535	365	-----	16,510	16,875
Indiana, District No. 7.....	23,985	34,763	20,553	4,150	83,451	1,477,608	55	-----	23,930	23,985
Illinois, District No. 7.....	196,615	225,079	71,060	48,850	541,604	8,661,825	1,519	15	195,081	196,615
Michigan, District No. 7.....	39,032	64,170	24,840	9,103	137,145	2,747,723	1,000	-----	38,032	39,032
Wisconsin, District No. 7.....	23,925	28,013	22,133	6,194	80,265	1,331,508	50	-----	23,875	23,925
Missouri, District No. 10.....	12,190	13,744	11,455	1,799	39,188	734,836	-----	-----	12,190	12,190
New Mexico, District No. 10.....	3,070	2,885	649	915	7,519	153,137	-----	-----	3,070	3,070
Oklahoma, District No. 10.....	25,228	30,963	30,181	4,248	90,622	1,361,203	-----	-----	25,228	25,228



# **Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Nov. 1, 1949**

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	6,616	14,293	12	107	6,103	19,975	47,106
New Hampshire.....	9,372	12,808	3	4	5,505	18,906	46,598
Vermont.....	4,475	7,979	15	11	2,597	11,858	26,935
Massachusetts.....	170,842	75,416	421	2,405	46,044	389,891	685,019
Rhode Island.....	6,897	8,066	89	63	5,157	22,635	42,907
Connecticut.....	26,926	50,447	145	26	16,128	69,601	163,273
<b>Total New England States.....</b>	<b>225,128</b>	<b>169,009</b>	<b>685</b>	<b>2,616</b>	<b>81,534</b>	<b>532,866</b>	<b>1,011,838</b>
New York.....	710,334	139,430	308	10,941	89,682	2,133,806	3,084,501
New Jersey.....	43,813	118,074	181	4	42,435	202,644	407,154
Pennsylvania.....	228,742	312,115	422	2,151	105,784	775,358	1,424,572
Delaware.....	611	2,694	-----	-----	979	3,833	8,117
Maryland.....	52,195	32,695	-----	-----	12,453	87,016	184,378
District of Columbia.....	22,581	34,451	2	8	12,033	91,402	160,477
<b>Total Eastern States.....</b>	<b>1,058,276</b>	<b>639,459</b>	<b>916</b>	<b>13,123</b>	<b>263,366</b>	<b>3,294,059</b>	<b>5,269,199</b>
Virginia.....	50,875	74,377	310	-----	23,406	113,475	262,443
West Virginia.....	10,579	45,529	55	-----	11,415	52,878	120,456
North Carolina.....	19,096	49,113	-----	-----	12,766	49,664	130,639
South Carolina.....	16,046	31,163	207	-----	10,064	46,281	103,761
Georgia.....	58,123	52,146	179	-----	13,033	109,590	233,071
Florida.....	47,514	102,744	190	-----	20,634	121,907	293,001
Alabama.....	23,104	71,638	332	12	17,943	116,682	230,058
Mississippi.....	4,117	26,911	-----	-----	4,061	20,080	55,169
Louisiana.....	74,018	72,481	503	10	15,341	152,026	314,379
Texas.....	222,066	658,628	2,626	774	70,805	672,562	1,627,461
Arkansas.....	13,903	56,288	5	-----	7,625	48,801	126,623
Kentucky.....	12,713	47,367	18	-----	11,456	65,098	136,652
Tennessee.....	72,023	94,319	372	-----	20,535	168,281	355,530
<b>Total Southern States.....</b>	<b>624,177</b>	<b>1,383,004</b>	<b>4,797</b>	<b>855</b>	<b>239,085</b>	<b>1,737,325</b>	<b>3,989,243</b>
Ohio.....	132,020	171,685	625	252	55,004	390,622	750,208
Indiana.....	49,817	136,097	64	7	32,421	181,117	399,523
Illinois.....	391,119	350,986	729	2,051	79,858	1,279,891	2,104,634
Michigan.....	101,317	101,770	391	364	42,369	323,463	569,584
Wisconsin.....	61,396	87,056	17	16	18,911	144,714	312,110
Minnesota.....	129,711	124,571	2,250	384	19,253	237,068	513,267
Iowa.....	30,698	70,181	53	-----	83,011	11,047	194,990
Missouri.....	115,601	102,956	145	76	15,297	211,078	445,153
<b>Total Middle Western States.....</b>	<b>1,011,679</b>	<b>1,145,302</b>	<b>4,214</b>	<b>3,150</b>	<b>274,160</b>	<b>2,850,964</b>	<b>5,289,460</b>
North Dakota.....	4,913	20,036	8	4	2,900	27,435	55,296
South Dakota.....	5,111	27,160	-----	-----	3,235	27,144	62,650
Nebraska.....	50,782	76,443	270	-----	8,722	118,803	255,020
Kansas.....	14,929	92,319	208	-----	9,917	106,199	223,602
Montana.....	8,153	32,358	27	83	4,012	35,335	79,968
Wyoming.....	3,619	25,076	-----	-----	3,079	18,661	50,435
Colorado.....	35,603	91,885	421	9	10,427	113,844	252,180
New Mexico.....	3,195	38,051	150	-----	4,264	27,600	73,260
Oklahoma.....	36,060	175,352	712	-----	14,503	167,091	393,718
<b>Total Western States.....</b>	<b>162,365</b>	<b>578,680</b>	<b>1,796</b>	<b>96</b>	<b>61,089</b>	<b>642,112</b>	<b>1,446,138</b>
Washington.....	94,231	65,992	878	282	24,841	192,235	378,462
Oregon.....	55,056	34,622	696	48	13,260	140,456	244,138
California.....	421,780	201,991	5,120	2,016	79,724	1,078,157	1,788,788
Idaho.....	8,276	15,004	-----	-----	4,292	31,907	59,479
Utah.....	13,579	10,334	-----	-----	2,902	40,415	67,233
Nevada.....	3,326	7,141	75	-----	2,894	11,719	25,155
Arizona.....	10,557	11,206	-----	75	5,910	28,171	55,919
<b>Total Pacific States.....</b>	<b>606,805</b>	<b>346,290</b>	<b>6,769</b>	<b>2,421</b>	<b>133,826</b>	<b>1,523,063</b>	<b>2,619,174</b>
<b>Total United States (exclusive of possessions).....</b>	<b>3,688,430</b>	<b>4,261,744</b>	<b>19,177</b>	<b>22,261</b>	<b>1,053,060</b>	<b>10,580,389</b>	<b>19,625,061</b>
Alaska (nonmember banks).....	575	638	-----	31	2,764	110,718	14,726
The Territory of Hawaii (nonmember bank).....	5,090	1,329	33	36	12,750	117,181	36,419
Virgin Islands of the United States (nonmember bank).....	-----	14	-----	-----	164	1462	640
<b>Total possessions (nonmember banks).....</b>	<b>5,665</b>	<b>1,981</b>	<b>33</b>	<b>67</b>	<b>15,678</b>	<b>128,361</b>	<b>51,785</b>
<b>Total United States and possessions.....</b>	<b>3,694,095</b>	<b>4,263,725</b>	<b>19,210</b>	<b>22,328</b>	<b>1,068,738</b>	<b>10,608,750</b>	<b>19,676,846</b>
New York City (central Reserve city).....	649,892	5,388	250	10,831	38,960	1,870,447	2,575,768
Chicago (central Reserve city).....	313,658	78,774	665	2,049	22,027	910,720	1,327,893
Other Reserve cities.....	2,125,305	1,327,221	9,881	8,513	352,647	4,672,825	8,496,392
Country banks (member banks).....	599,575	2,850,361	8,381	868	639,426	3,126,397	7,225,008
Possessions (nonmember banks).....	5,665	1,981	33	67	15,678	128,361	51,785

## **States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified**

Connecticut, District No. 2.....	4,882	6,572	-----	9	4,120	17,201	32,784
New Jersey, District No. 2.....	37,045	79,601	128	4	28,656	145,329	290,763
Kentucky, District No. 4.....	1,900	22,633	18	-----	5,420	24,020	53,991
Pennsylvania, District No. 4.....	72,725	115,279	126	76	38,293	353,831	580,330
West Virginia, District No. 4.....	698	2,454	10	-----	757	3,524	7,443
Louisiana, District No. 6.....	63,050	46,939	503	10	11,515	133,800	255,817
Mississippi, District No. 6.....	3,693	21,022	-----	-----	3,046	90,272	43,546
Tennessee, District No. 6.....	34,816	63,862	294	-----	14,216	158,332	340,368
Indiana, District No. 7.....	45,564	109,645	64	7	26,756	1,218,245	1,957,486
Illinois, District No. 7.....	371,280	294,666	715	2,051	70,529	314,833	550,682
Michigan, District No. 7.....	100,536	94,237	301	364	40,411	131,715	280,679
Wisconsin, District No. 7.....	59,559	72,686	17	16	16,686	89,074	218,225
Missouri, District No. 10.....	63,794	59,136	145	38	6,038	17,797	45,675
New Mexico, District No. 10.....	2,324	22,959	150	-----	2,445	164,963	385,810
Oklahoma, District No. 10.....	35,801	170,355	687	-----	14,004	-----	-----

<sup>1</sup> Reserve with approved national banking associations.

## Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. <sup>1</sup>	
Maine.....	111,228	3,943	8,004	5,662	12	1,633	130,482
New Hampshire.....	108,066	3,446	12,580	6,232	-----	4,364	134,682
Vermont.....	51,937	1,178	4,408	845	-----	2,021	60,389
Massachusetts.....	1,827,245	74,244	207,183	258,127	23,765	32,646	2,423,210
Rhode Island.....	174,826	4,236	12,536	8,216	337	1,944	202,095
Connecticut.....	454,058	15,548	30,727	18,015	26	19,376	537,750
Total New England States.....	2,727,354	102,595	275,438	297,097	24,140	61,984	3,488,608
New York.....	7,431,559	375,569	312,507	1,175,398	511,440	410,571	10,217,044
New Jersey.....	993,743	38,006	162,667	25,049	31	28,988	1,248,484
Pennsylvania.....	3,587,804	156,906	177,225	492,705	12,766	46,074	4,473,480
Delaware.....	22,282	967	383	375	-----	395	24,405
Maryland.....	399,185	18,729	54,029	62,564	365	11,281	546,153
District of Columbia.....	445,309	13,595	122	43,705	2,794	9,855	515,380
Total Eastern States.....	12,879,882	603,772	706,933	1,799,796	527,396	507,167	17,024,946
Virginia.....	569,792	14,831	46,740	87,024	20	14,023	732,430
West Virginia.....	288,662	7,086	44,428	23,663	-----	5,287	369,126
North Carolina.....	298,028	13,021	29,941	20,152	-----	8,369	369,511
South Carolina.....	271,345	6,551	42,110	15,342	-----	6,140	341,488
Georgia.....	525,815	15,874	52,319	136,128	36	5,159	735,331
Florida.....	702,134	13,478	94,024	87,848	2,657	8,344	908,485
Alabama.....	533,554	11,756	89,479	60,236	372	6,044	701,441
Mississippi.....	110,048	3,090	26,891	13,697	-----	576	154,202
Louisiana.....	631,369	14,297	144,525	148,892	8,351	7,711	955,145
Texas.....	3,393,030	56,093	364,506	696,908	10,922	42,441	4,563,900
Arkansas.....	257,663	4,492	39,204	42,094	-----	2,752	346,205
Kentucky.....	387,042	6,110	32,787	28,403	-----	6,530	460,872
Tennessee.....	678,494	13,359	112,378	234,764	88	10,173	1,049,256
Total Southern States.....	8,646,976	180,038	1,119,332	1,595,151	22,446	123,549	11,087,492
Ohio.....	1,819,260	98,104	171,786	188,297	2,891	39,590	2,319,928
Indiana.....	878,787	27,039	170,626	108,867	77	17,018	1,202,414
Illinois.....	4,839,368	198,041	436,315	1,052,317	36,495	59,727	6,622,263
Michigan.....	1,391,205	185,917	111,215	141,795	4,367	18,903	1,853,402
Wisconsin.....	684,256	37,835	59,394	105,970	659	11,464	899,578
Minnesota.....	963,538	50,311	165,095	304,432	2,856	17,857	1,504,089
Iowa.....	405,976	18,062	82,408	95,027	-----	4,349	605,822
Missouri.....	937,880	29,886	51,676	348,244	1,205	7,933	1,376,824
Total Middle Western States.....	11,920,270	645,195	1,248,515	2,344,949	48,550	176,841	16,354,320
North Dakota.....	176,938	4,133	6,698	10,165	-----	1,727	199,661
South Dakota.....	172,370	5,512	22,384	10,306	-----	1,850	212,422
Nebraska.....	588,438	16,749	35,745	144,470	4	5,399	790,805
Kansas.....	576,854	14,924	108,901	66,268	-----	6,700	773,647
Montana.....	198,399	3,747	31,552	15,222	-----	2,389	251,309
Wyoming.....	108,405	2,806	14,140	11,686	-----	1,512	138,549
Colorado.....	560,132	22,313	40,257	74,211	32	6,456	703,401
New Mexico.....	142,472	3,044	36,703	10,804	-----	2,027	195,050
Oklahoma.....	872,062	22,789	135,612	135,974	334	12,978	1,179,749
Total Western States.....	3,396,070	96,017	431,992	479,106	370	41,038	4,444,593
Washington.....	940,267	39,699	103,608	74,929	2,743	14,428	1,175,674
Oregon.....	661,906	16,030	68,123	29,990	965	12,623	789,637
California.....	4,549,589	163,080	316,495	239,192	67,821	156,544	5,492,721
Idaho.....	203,554	3,375	36,841	3,758	-----	2,156	249,684
Utah.....	164,517	1,620	19,756	21,470	-----	1,576	208,939
Nevada.....	69,003	1,935	11,952	890	-----	1,581	85,361
Arizona.....	180,088	6,036	28,856	2,062	643	3,915	221,600
Total Pacific States.....	6,768,924	231,775	585,631	372,291	72,172	192,823	8,223,616
Total United States (exclusive of possessions).....	46,339,476	1,859,392	4,367,841	6,888,390	695,074	1,103,402	61,253,575
Alaska (nonmember banks).....	22,715	2,284	993	214	-----	349	26,555
The Territory of Hawaii (nonmember bank).....	52,679	21,717	14,894	1,181	373	1,764	92,608
Virgin Islands of the United States (nonmember bank).....	1,127	142	660	5	2	9	1,945
Total possessions (nonmember banks).....	76,521	24,143	16,547	1,400	375	2,122	121,108
Total United States and possessions.....	46,415,997	1,883,535	4,384,388	6,889,790	695,449	1,105,524	61,374,683
New York City (central Reserve city).....	6,169,200	333,556	127,653	1,161,228	510,144	377,530	8,679,311
Chicago (central Reserve city).....	2,931,874	140,940	295,479	940,006	36,151	30,656	4,375,106
Other Reserve cities.....	19,227,057	878,957	1,765,119	4,085,126	141,848	376,248	26,474,355
Country banks (member banks).....	18,011,345	505,939	2,179,590	702,030	6,931	318,968	21,724,803
Possessions (nonmember banks).....	76,521	24,143	16,547	1,400	375	2,122	121,108

## States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	94,923	3,557	7,439	3,348	-----	5,304	114,571
New Jersey, District No. 2.....	702,125	27,333	101,130	23,906	31	24,794	879,319
Kentucky, District No. 4.....	161,985	2,788	16,553	2,049	-----	1,811	185,186
Pennsylvania, District No. 4.....	1,629,943	85,683	58,989	186,485	2,594	14,072	1,977,766
West Virginia, District No. 4.....	14,750	559	2,772	1,464	-----	922	20,467
Louisiana, District No. 6.....	494,026	12,228	130,554	127,916	8,351	4,855	777,930
Mississippi, District No. 6.....	82,916	2,531	21,595	13,244	-----	506	120,792
Tennessee, District No. 6.....	398,577	9,069	70,977	103,392	-----	6,869	588,884
Indiana, District No. 7.....	747,448	23,931	151,024	94,680	77	14,349	1,031,509
Illinois, District No. 7.....	4,539,444	191,483	399,211	978,347	36,495	56,878	6,201,858
Michigan, District No. 7.....	1,353,454	184,414	105,427	141,615	4,367	18,292	1,807,569
Wisconsin, District No. 7.....	615,587	34,767	53,202	103,044	659	10,619	817,875
Missouri, District No. 10.....	388,404	9,793	13,955	205,123	440	3,786	621,501
New Mexico, District No. 10.....	77,651	2,500	25,952	9,834	-----	1,413	117,350
Oklahoma, District No. 10.....	857,969	22,672	132,219	135,597	334	12,615	1,161,406

<sup>1</sup> Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).



by States, Nov. 1, 1949

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
87,339	603	6	129			88,077	Maine.
41,610	907	20	88			42,625	New Hampshire.
62,019	213	3	499			62,734	Vermont.
472,764	4,823	69	1,365	26		479,047	Massachusetts.
20,135	383	50				20,568	Rhode Island.
164,658	1,475	15	28			166,176	Connecticut.
848,525	8,404	163	2,109	26		859,227	Total New England States.
1,636,970	25,051		31,661	2,044	83,293	1,778,969	New York.
994,488	6,097		6,205	29		1,006,819	New Jersey.
1,898,255	662	550	89,512	910		1,989,889	Pennsylvania.
13,108	10		2			13,120	Delaware.
167,685	4,440	5	1,264	20		173,414	Maryland.
98,676	500	1,025				100,201	District of Columbia.
4,809,162	36,760	1,580	128,644	3,003	83,293	5,062,412	Total Eastern States.
303,834	12,015	15	15,003	197		331,064	Virginia.
134,743	861	25	327	175		136,131	West Virginia.
85,759	1,790	1	8,748	11		96,309	North Carolina.
53,231	640	7	240	200		54,358	South Carolina.
157,240	3,552	30	276	130		161,228	Georgia.
195,161	1,868	61	2,672	675		200,437	Florida.
194,673	1,707	10	285	605		197,280	Alabama.
45,195	702					45,897	Mississippi.
188,872	712	59	2,798			192,441	Louisiana.
427,683	7,680	359	110,577	2,432	500	549,231	Texas.
57,372	24	24	222	129		57,762	Arkansas.
108,532	379	16	886	50		109,851	Kentucky.
288,057	3,190	150	6,176	3,005		300,578	Tennessee.
2,240,352	35,111	757	148,250	7,600	500	2,432,570	Total Southern States.
965,450	3,317	170	69,779	914		1,039,630	Ohio.
418,473	2,436	105	1,013	678		422,705	Indiana.
1,902,544	5,168	75	110,834	310		2,018,931	Illinois.
833,950	4,650	35	5,154	215		844,004	Michigan.
486,589	4,115	34	1,618	411		492,767	Wisconsin.
497,819	329	58	2,153	3,936		504,295	Minnesota.
146,713	2,573	54	141			149,481	Iowa.
229,936	980	76	5,779	50		236,821	Missouri.
5,481,474	23,568	607	196,471	6,514		5,708,634	Total Middle Western States.
69,333	525	6	92			69,956	North Dakota.
47,422	720	2	726			48,870	South Dakota.
103,081	147	23	18	2		103,271	Nebraska.
78,795	2,022	36	1,229	33		82,115	Kansas.
49,653	17		197	5		49,872	Montana.
30,022	478	17	63			30,580	Wyoming.
164,255	192	5	253	13		164,718	Colorado.
30,682	2,236	11	101			33,030	New Mexico.
93,194	1,740	95	2,015	922		97,966	Oklahoma.
666,437	8,077	195	4,694	975		680,378	Total Western States.
438,675	7,490	12		390		446,567	Washington.
323,444	126	15	4,551	50		328,186	Oregon.
3,762,906	14,666	355	309,612	403	29,050	4,116,992	California.
74,416	726	11	5	40		75,198	Idaho.
66,537	528	20	4	50		67,139	Utah.
45,924	343		3,078			49,345	Nevada.
69,878	250	5	400			70,533	Arizona.
4,781,780	24,129	418	317,650	933	29,050	5,153,960	Total Pacific States.
18,827,730	136,049	3,720	797,818	19,051	112,843	19,897,211	Total United States (exclusive of possessions).
7,707	5	5	552			8,269	Alaska (nonmember banks).
98,362	2,214	10	120			100,706	The Territory of Hawaii (nonmember bank).
1,822			88	2	4	1,916	Virgin Islands of the United States (nonmember bank).
107,891	2,219	15	760	2	4	110,891	Total possessions (nonmember banks).
18,935,621	138,268	3,735	798,578	19,053	112,847	20,008,102	Total United States and possessions.
596,972	22,158		14,919	150	83,293	717,492	New York City (central Reserve city).
795,756	4,450		8,250	300		808,756	Chicago (central Reserve city).
7,763,075	51,889	478	493,735	8,762	29,550	8,347,489	Other Reserve cities.
9,671,927	57,552	3,242	280,914	9,839		10,023,474	Country banks (member banks).
107,891	2,219	15	760	2	4	110,891	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

53,285	10	5	1		53,301	Connecticut, District No. 2.
783,204	1,909		4,005	25	789,233	New Jersey, District No. 2.
53,893	10	1	191	30	54,125	Kentucky, District No. 4.
689,872	370	204	22,235	766	713,447	Pennsylvania, District No. 4.
10,136		5	235	10	10,386	West Virginia, District No. 4.
160,381	632	54	2,737		163,804	Louisiana, District No. 6.
40,017	699				40,716	Mississippi, District No. 6.
193,582	3,190	148	5,899	2,953	205,772	Tennessee, District No. 6.
354,027	2,432	80	807	638	357,941	Indiana, District No. 7.
1,740,053	5,144	34	78,791	310	1,824,332	Illinois, District No. 7.
771,400	4,524	5	4,962	215	781,106	Michigan, District No. 7.
422,810	4,115	29	1,523	411	428,888	Wisconsin, District No. 7.
72,382	63	11	200	50	72,706	Missouri, District No. 10.
25,456	2,225	11			27,692	New Mexico, District No. 10.
91,219	1,736	95	1,912	917	95,879	Oklahoma, District No. 10.

## Condition of National Banks in Each Federal Reserve District, Nov. 1, 1949

[In thousands of dollars]

	District No. 1 (287 banks)	District No. 2 (528 banks)	District No. 3 (554 banks)	District No. 4 (466 banks)	District No. 5 (340 banks)	District No. 6 (281 banks)	District No. 7 (565 banks)	District No. 8 (325 banks)	District No. 9 (347 banks)	District No. 10 (627 banks)	District No. 11 (477 banks)	District No. 12 (185 banks)	Total (4,982 banks) <sup>1</sup>
<b>ASSETS</b>													
Loans and discounts, including overdrafts.....	1,237,038	4,112,802	1,175,022	1,677,535	1,003,070	1,318,108	3,141,360	935,734	770,387	1,272,471	1,673,110	5,028,496	23,365,133
U. S. Government obligations, direct and guaranteed.....	2,062,193	6,586,940	2,193,403	3,289,334	1,823,216	2,137,006	7,531,561	1,315,914	1,535,316	2,138,635	2,022,027	5,585,328	38,221,073
Obligations of States and political subdivisions.....	164,729	705,437	222,798	252,731	99,098	299,969	546,855	158,804	119,194	243,605	222,985	677,767	3,713,972
Other bonds, notes, and debentures.....	91,108	427,540	235,922	248,447	87,607	69,013	336,039	71,423	87,298	87,219	41,663	241,474	2,024,753
Corporate stocks, including stocks of Federal Reserve banks.....	8,918	45,217	10,708	22,928	6,354	7,668	20,659	4,935	4,077	6,241	8,117	19,394	165,216
<i>Total loans and securities.....</i>	<i>3,563,986</i>	<i>11,877,936</i>	<i>3,837,853</i>	<i>5,490,975</i>	<i>3,019,345</i>	<i>3,831,764</i>	<i>11,576,474</i>	<i>2,486,810</i>	<i>2,516,272</i>	<i>3,748,371</i>	<i>3,987,902</i>	<i>11,552,459</i>	<i>67,490,147</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	979,054	3,408,048	968,750	1,391,972	954,711	1,258,953	3,324,205	806,208	761,514	1,430,956	1,721,516	2,619,174	19,625,061
Bank premises owned, furniture and fixtures.....	35,860	103,666	40,273	62,244	33,985	47,695	59,074	19,031	14,144	24,568	50,445	108,445	599,430
Real estate owned other than bank premises.....	668	1,344	719	45	703	1,598	208	278	539	437	4,586	1,533	12,658
Investments and other assets indirectly representing bank premises or other real estate.....	717	3,166	426	2,724	1,262	790	3,793	131	4,043	908	6,489	26,543	50,992
Customers' liability on acceptances outstanding.....	13,743	37,294	4,427	768	376	4,981	6,836	387	331	448	3,961	9,854	83,406
Interest, commissions, rent, and other income earned or ac- crued but not collected.....	10,706	37,300	6,593	14,901	5,527	10,601	38,031	4,551	8,880	7,142	4,976	45,157	194,365
Other assets.....	15,021	77,059	6,028	3,741	4,187	5,042	12,903	2,221	1,849	3,503	3,704	9,643	144,901
<i>Total assets.....</i>	<i>4,619,755</i>	<i>15,545,813</i>	<i>4,865,069</i>	<i>6,967,370</i>	<i>4,020,096</i>	<i>5,161,424</i>	<i>15,021,524</i>	<i>3,319,617</i>	<i>3,307,572</i>	<i>5,216,333</i>	<i>5,783,579</i>	<i>14,372,808</i>	<i>88,200,960</i>
<b>LIABILITIES</b>													
Demand deposits of individuals, partnerships, and corpora- tions.....	2,632,431	8,228,607	2,271,761	3,625,938	2,257,571	2,737,022	7,661,909	1,770,508	1,617,665	3,157,853	3,609,287	6,768,924	46,339,476
Time deposits of individuals, partnerships, and corporations.....	795,240	2,473,439	1,432,775	1,719,351	833,792	941,054	3,435,003	596,155	790,556	565,210	463,375	4,781,780	18,827,730
Deposits of U. S. Government and postal savings.....	107,590	433,434	87,690	191,211	94,573	76,887	471,647	43,926	70,092	98,818	66,962	256,322	1,999,161
Deposits of States and political subdivisions.....	270,107	456,833	249,545	342,540	239,985	470,817	877,496	235,584	241,164	374,844	503,463	903,281	5,165,659
Deposits of banks.....	317,915	1,799,485	318,058	385,500	254,758	544,543	1,455,885	432,636	350,028	649,014	733,090	474,446	7,715,358
Other deposits (certified and cashiers' checks, etc.).....	56,680	440,669	36,594	56,395	54,033	31,777	104,487	20,510	25,279	37,881	46,274	192,823	1,103,402
<i>Total deposits.....</i>	<i>4,179,963</i>	<i>13,832,467</i>	<i>4,396,432</i>	<i>6,320,935</i>	<i>3,734,712</i>	<i>4,802,100</i>	<i>14,006,427</i>	<i>3,099,319</i>	<i>3,094,784</i>	<i>4,883,620</i>	<i>5,422,451</i>	<i>13,377,576</i>	<i>81,150,786</i>
<i>Demand deposits.....</i>	<i>3,374,087</i>	<i>11,219,934</i>	<i>2,889,284</i>	<i>4,503,347</i>	<i>2,853,621</i>	<i>3,832,863</i>	<i>10,464,636</i>	<i>2,462,406</i>	<i>2,295,014</i>	<i>4,306,659</i>	<i>4,837,158</i>	<i>8,223,616</i>	<i>61,253,575</i>
<i>Time deposits.....</i>	<i>805,926</i>	<i>2,621,533</i>	<i>1,607,148</i>	<i>1,817,588</i>	<i>881,091</i>	<i>969,237</i>	<i>3,541,751</i>	<i>636,913</i>	<i>799,770</i>	<i>576,961</i>	<i>686,293</i>	<i>5,153,960</i>	<i>19,897,211</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	8,225	65,025	2,825	16,115	3,730	7,235	45,900	3,735	-----	12,635	250	4,400	170,075
Mortgages or other liens on bank premises and other real estate.....	-----	10	-----	-----	42	175	-----	-----	29	4	-----	-----	260
Acceptances executed by or for account of reporting banks and outstanding.....	14,711	42,967	4,600	783	382	7,315	7,395	408	331	448	4,394	11,836	95,570
Interest, discount, rent, and other income collected but not earned.....	7,509	22,026	6,487	8,841	3,955	9,725	21,472	4,951	9,479	3,967	2,769	34,047	135,228
Interest, taxes, and other expenses accrued and unpaid.....	12,996	49,754	9,268	19,073	7,926	14,815	43,238	6,324	10,056	8,838	13,242	76,379	271,909
Other liabilities.....	6,666	314,978	1,995	2,992	2,279	879	8,464	1,677	1,859	640	659	64,872	407,960
<i>Total liabilities.....</i>	<i>4,230,070</i>	<i>14,327,227</i>	<i>4,421,607</i>	<i>6,368,739</i>	<i>3,753,026</i>	<i>4,842,244</i>	<i>14,132,896</i>	<i>3,116,414</i>	<i>3,116,538</i>	<i>4,910,152</i>	<i>5,443,765</i>	<i>13,569,110</i>	<i>82,231,788</i>
<b>CAPITAL ACCOUNTS</b>													
Capital stock (see memoranda below).....	117,749	381,240	128,044	194,935	80,571	100,743	296,856	61,926	56,527	92,083	121,743	276,939	1,909,357
Surplus.....	173,513	551,175	214,990	268,596	118,045	134,983	371,099	82,360	79,464	110,118	130,977	281,107	2,516,427
Undivided profits.....	72,138	238,761	85,216	99,413	53,339	63,851	149,763	50,052	39,370	86,613	70,154	202,258	1,210,928
Reserves and retirement account for preferred stock.....	26,285	47,410	15,212	35,686	15,115	19,603	70,910	8,865	15,673	17,367	16,940	43,394	332,460
<i>Total capital accounts.....</i>	<i>389,685</i>	<i>1,218,586</i>	<i>443,462</i>	<i>598,631</i>	<i>267,070</i>	<i>319,180</i>	<i>888,628</i>	<i>203,203</i>	<i>191,034</i>	<i>306,181</i>	<i>339,814</i>	<i>803,698</i>	<i>5,969,172</i>
<i>Total liabilities and capital accounts.....</i>	<i>4,619,755</i>	<i>15,545,813</i>	<i>4,865,069</i>	<i>6,967,370</i>	<i>4,020,096</i>	<i>5,161,424</i>	<i>15,021,524</i>	<i>3,319,617</i>	<i>3,307,572</i>	<i>5,216,333</i>	<i>5,783,579</i>	<i>14,372,808</i>	<i>88,200,960</i>
<b>MEMORANDA</b>													
Par value of capital stock:													
Class A preferred stock.....	116	5,209	1,035	7,000	25	553	2,654	335	1,165	45	200	1,369	19,706
Class B preferred stock.....	-----	672	105	-----	-----	-----	15	150	25	-----	-----	-----	967
Common stock.....	117,633	375,359	126,904	187,936	80,546	100,190	294,187	61,441	55,337	92,038	121,543	275,570	1,888,684
<i>Total.....</i>	<i>117,749</i>	<i>381,240</i>	<i>128,044</i>	<i>194,936</i>	<i>80,571</i>	<i>100,743</i>	<i>296,856</i>	<i>61,926</i>	<i>56,527</i>	<i>92,083</i>	<i>121,743</i>	<i>276,939</i>	<i>1,909,357</i>
Retirable value of preferred capital stock:													
Class A preferred stock.....	121	10,828	1,635	7,000	25	553	2,654	335	1,165	45	400	1,369	26,130
Class B preferred stock.....	-----	1,009	105	-----	-----	-----	15	150	25	-----	-----	-----	1,304
<i>Total.....</i>	<i>121</i>	<i>11,837</i>	<i>1,740</i>	<i>7,000</i>	<i>25</i>	<i>553</i>	<i>2,669</i>	<i>485</i>	<i>1,190</i>	<i>45</i>	<i>400</i>	<i>1,369</i>	<i>27,434</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securi- ties sold with agreement to repurchase).....	275,372	1,208,011	480,320	889,014	524,713	886,758	1,343,154	294,812	536,147	712,849	755,510	1,951,632	9,858,292

<sup>1</sup> Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.



## Reserve of National Banks, Nov. 1, 1949

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required <sup>2</sup>	Excess <sup>3</sup>		
Central Reserve city banks:										
District No. 2.....	8,679,311	655,280	8,024,031	717,492	8,741,523	1,870,447	1,801,161	69,286	21.40	20.60
District No. 7.....	4,375,106	392,432	3,982,674	808,756	4,791,430	910,720	916,626	-5,906	19.01	19.13
Reserve city banks:										
District No. 1.....	1,748,299	158,151	1,590,148	167,298	1,757,446	285,827	294,592	-8,765	16.26	16.76
District No. 2.....	304,590	22,036	282,554	71,380	353,934	58,345	54,429	3,916	16.48	15.38
District No. 3.....	1,306,995	172,331	1,134,664	91,098	1,225,762	205,939	208,794	-2,855	16.80	17.03
District No. 4.....	2,793,437	286,623	2,506,814	698,279	3,205,093	503,130	486,140	16,990	15.70	15.17
District No. 5.....	1,137,040	154,247	982,793	188,036	1,170,829	191,682	186,305	5,377	16.37	15.91
District No. 6.....	1,834,218	272,953	1,561,265	387,288	1,948,553	321,841	300,392	21,449	16.52	15.42
District No. 7.....	3,394,167	457,490	2,936,677	1,214,887	4,151,564	592,311	589,346	2,965	14.27	14.20
District No. 8.....	1,252,391	168,838	1,083,553	219,283	1,302,836	212,121	206,004	6,117	16.28	15.81
District No. 9.....	1,063,869	173,587	890,282	177,786	1,068,068	170,360	169,140	1,220	15.95	15.84
District No. 10.....	2,362,069	406,549	1,955,520	303,835	2,259,355	378,996	367,185	11,811	16.77	16.25
District No. 11.....	2,542,209	444,814	2,097,395	406,408	2,503,803	432,675	397,852	34,823	17.28	15.89
District No. 12.....	6,735,071	734,907	6,000,164	4,421,911	10,422,075	1,319,598	1,301,125	18,473	12.66	12.48
Country banks:										
District No. 1.....	1,625,738	224,532	1,401,206	638,628	2,039,834	229,838	200,076	29,762	11.27	9.81
District No. 2.....	2,227,033	300,548	1,926,485	1,832,661	3,759,146	367,544	322,811	44,733	9.78	8.59
District No. 3.....	1,582,289	229,629	1,352,660	1,416,050	2,769,710	276,736	233,189	43,547	9.99	8.42
District No. 4.....	1,709,910	232,771	1,477,139	1,119,309	2,596,448	268,867	233,222	35,645	10.36	8.98
District No. 5.....	1,716,581	281,301	1,435,280	693,055	2,128,335	245,510	206,887	38,623	11.54	9.72
District No. 6.....	1,998,645	315,998	1,682,647	581,949	2,264,596	266,195	231,015	35,180	11.75	10.20
District No. 7.....	2,695,363	399,130	2,296,233	1,518,148	3,814,381	403,105	351,456	51,649	10.57	9.21
District No. 8.....	1,210,015	213,368	996,647	417,630	1,414,277	166,497	140,479	26,018	11.77	9.93
District No. 9.....	1,231,145	202,947	1,028,198	621,984	1,650,182	178,251	154,483	23,768	10.80	9.36
District No. 10.....	1,944,590	338,476	1,606,114	273,126	1,879,240	250,345	206,390	43,955	13.32	10.98
District No. 11.....	2,294,949	493,609	1,801,340	178,885	1,980,225	270,444	225,105	44,939	13.64	11.37
District No. 12.....	1,488,545	218,188	1,270,357	732,049	2,002,406	203,465	189,045	14,420	10.16	9.44
All member national banks:										
District No. 1.....	3,374,037	382,683	2,991,354	805,926	3,797,280	515,665	494,668	20,997	13.58	13.03
District No. 2.....	11,210,934	977,864	10,233,070	2,621,533	12,854,603	2,296,336	2,178,401	117,935	17.86	16.95
District No. 3.....	2,889,284	401,399	2,487,885	1,507,148	3,995,033	482,675	441,983	40,692	12.08	11.05
District No. 4.....	4,503,347	519,394	3,983,953	1,817,588	5,801,541	771,997	719,362	52,635	13.31	12.40
District No. 5.....	2,853,621	435,548	2,418,073	881,091	3,299,164	437,192	393,192	44,000	13.25	11.92
District No. 6.....	3,832,863	588,951	3,243,912	969,237	4,213,149	588,036	531,407	56,629	13.96	12.61
District No. 7.....	10,464,636	1,249,052	9,215,584	3,541,791	12,757,375	1,906,136	1,857,428	48,708	14.94	14.56
District No. 8.....	2,462,406	382,206	2,080,200	636,913	2,717,113	378,618	346,483	32,135	13.93	12.75
District No. 9.....	2,295,014	376,534	1,918,480	799,770	2,718,250	348,611	323,623	24,988	12.82	11.91
District No. 10.....	4,306,659	745,025	3,561,634	576,961	4,138,595	629,341	573,575	55,766	15.21	13.86
District No. 11.....	4,837,158	938,423	3,898,735	585,293	4,484,028	702,719	622,957	79,762	15.67	13.89
District No. 12.....	8,223,616	953,095	7,270,521	5,153,960	12,424,481	1,523,063	1,490,170	32,893	12.26	11.99
Total, central Reserve city banks.....	13,054,417	1,047,712	12,006,705	1,526,248	13,532,953	2,781,167	2,717,787	63,380	20.55	20.08
Total, Reserve city banks.....	26,474,355	3,452,526	23,021,829	8,347,489	31,369,318	4,672,825	4,561,304	111,521	14.90	14.54
Total, country banks.....	21,724,803	3,449,936	18,274,867	10,023,474	28,298,341	3,126,397	2,694,158	432,239	11.05	9.52
Total, all member national banks.....	61,253,575	7,950,174	53,303,401	19,897,211	73,200,612	10,580,389	9,973,249	607,140	14.45	13.62
GEOGRAPHICAL SECTIONS										
New England States.....	3,488,608	394,137	3,094,471	859,227	3,953,698	532,866	509,707	23,159	13.48	12.89
Eastern States.....	17,024,946	1,697,735	15,327,211	5,062,442	20,389,653	3,294,059	3,110,644	183,415	16.16	15.26
Southern States.....	11,687,492	2,007,181	9,680,311	2,432,570	12,112,881	1,737,325	1,548,075	189,250	14.34	12.78
Middle Western States.....	16,384,320	2,156,981	14,227,339	5,708,634	19,935,973	2,850,964	2,743,452	107,512	14.30	13.76
Western States.....	4,444,593	741,045	3,703,548	680,378	4,383,926	642,112	571,201	70,911	14.65	13.03
Pacific States.....	8,223,616	953,095	7,270,521	5,153,960	12,424,481	1,523,063	1,490,170	32,893	12.26	11.99
Total, all member national banks.....	61,253,575	7,950,174	53,303,401	19,897,211	73,200,612	10,580,389	9,973,249	607,140	14.45	13.62
Nonmember national banks (in possessions).....	121,108	7,646	113,462	110,891	224,353	44,039	33,653	10,386	19.63	15.00
Total, all national banks.....	61,374,683	7,957,820	53,416,863	20,008,102	73,424,965	10,624,428	10,006,902	617,526	14.47	13.63

<sup>1</sup> Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.<sup>2</sup> Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—5 percent for all member banks; net demand deposits—22 percent for central Reserve city banks, 18 percent for Reserve city banks and 12 percent for country banks.<sup>3</sup> The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.<sup>4</sup> The cash in vault and reserve with approved national banking associations.







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